

# Office of the Chapter 13 Standing Trustee

---

Isabel C. Balboa, Chapter 13 Standing Trustee†

Jane L. McDonald, Counsel  
Raymond H. Shockley, Jr., Staff Attorney  
Jennifer R. Gorchow, Staff Attorney

Jennie P. Archer\*  
Kelleen E. Stanley\*  
Jenai M. Cerquoni\*

\*Certified Bankruptcy Specialist  
† Fellow, American College of Bankruptcy

October 02, 2018

BYRON DUBOSE  
106 Lakeside Drive  
Atco, NJ 08004

Case No.: 18-16883 (ABA)

RE: CHAPTER 13 BANKRUPTCY PROCEEDING

Dear Debtor(s):

Enclosed herewith please find Trustee's Certification of Default, along with a proposed form of Order and Certificate of Service that has been filed with the United States Bankruptcy Court under the Seven (7) Day Rule. This Certification states that you are behind in making your Trustee payments and you are not in compliance with your confirmed plan's Thirty (30) Day Default provision.

If you are represented by an Attorney, please contact him/her/them with regard to this matter.

If you are not represented by an Attorney and wish to object to this Certification and have this matter set down for a hearing date, you will need to **CONTACT THE UNITED STATES BANKRUPTCY COURT, IN WRITING, WITHIN SEVEN (7) BUSINESS DAYS FROM THE DATE THAT YOU RECEIVED THIS CERTIFICATION.** You can send your objection to the following address:

**US BANKRUPTCY COURT  
P.O. BOX 2067  
CAMDEN, NJ 08101-2067**

Once an objection has been filed with the Court, a Notice will be generated to advise you and/or your attorney of a hearing date. *If no objection is received by the Court within fourteen (14) Business days, the Court will automatically enter an Order of Dismissal.*

After an objection has been filed with the Court, you may try to resolve this matter with the Trustee's office by submitting, **IN WRITING**, a proposal as to how the arrears will be satisfied, no later than 12:00 noon on Wednesday prior to the hearing date. Proposals may be submitted via facsimile at (856) 663-3805 or by email to [jcerquoni@standingtrustee.com](mailto:jcerquoni@standingtrustee.com) for Judge Jerrold N. Poslusny Jr. (JNP) or [jarcher@standingtrustee.com](mailto:jarcher@standingtrustee.com) for Judge Andrew B. Altenburg Jr. (ABA).

Any proposal received after this date will not be considered. You and/or your attorney will need to appear in Court on the hearing date to address this Certification.

Very truly yours,

CC: BRAD J. SADEK, ESQUIRE

---

Isabel C. Balboa  
Chapter 13 Standing Trustee